Case 07-07884 Doc 1 Filed 04/30/07 Entered 04/30/07 19:39:41 Desc Main Document Page 1 of 14

Official Form 1 (4/07)	Becal	110116	ι α	go <u> </u>				
	States Bankrup thern District of		ourt				Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Middle): Hardin, Henry				of Joint De din, Free	btor (Spouse dia) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec./Complete EIN or ot xxx-xx-5421	her Tax ID No. (if more than	n one, state all)		our digits of		omplete EIN	or other Ta	ax ID No. (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): 148 Moonlight Road Matteson, IL ZIP Code				Street Address of Joint Debtor (No. and Street, City, and State): 148 Moonlight Road Matteson, IL ZIP Code				
County of Residence or of the Principal Place of Cook	Business:	43	County		nce or of the	Principal Pla	ace of Busin	60443 ness:
Mailing Address of Debtor (if different from stre		IP Code	Mailin	g Address	of Joint Debt	or (if differen	nt from stre	et address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	I		<u> </u>					
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check one ☐ Health Care Busine: ☐ Single Asset Real E in 11 U.S.C. § 101 of ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other Tax-Exempt (Check box, if a ☐ Debtor is a tax-exer under Title 26 of the Code (the Internal F	Entity pplicable) npt organize e United St	ation ates	defined	er 7 er 9 er 11 er 12	of Cl of Nature (Check onsumer debts, § 101(8) as dual primarily	hapter 15 Pe a Foreign I hapter 15 Pe a Foreign I e of Debts c one box)	one box) etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding Debts are primarily business debts.
Filing Fee (Check on Full Filing Fee attached Filing Fee to be paid in installments (applica attach signed application for the court's consis unable to pay fee except in installments. R Filing Fee waiver requested (applicable to chattach signed application for the court's consistance.	ble to individuals only). ideration certifying that tule 1006(b). See Official Fapter 7 individuals only)	he debtor Form 3A.	Check Check	Debtor is a if: Debtor's a to insiders all applica A plan is lacceptant	a small busin not a small busin aggregate nor or affiliates) ble boxes: being filed waters of the plan	usiness debto accontingent li are less than ith this petition were solici	defined in or as defined iquidated do \$2,190,00 on.	11 U.S.C. § 101(51D). d in 11 U.S.C. § 101(51D). ebts (excluding debts owed 0. ion from one or more .C. § 1126(b).
□ Debtor estimates that funds will be available ■ Debtor estimates that, after any exempt proper there will be no funds available for distribution Estimated Number of Creditors 1- 50- 100- 200-49 99 199 999 □ □ □ □ □ Estimated Assets □ \$0 to □ \$10,001 to \$100,000	erty is excluded and adm on to unsecured creditors 1000- 5001- 10 5,000 10,000 25	ured creditoninistrative of s. 0,001- 25	ors. expense 6,001- 0,000 001 to	No.: 031 s paid, 100,001- 100,000	29023 *** OVER 100,000			OR COURT USE ONLY
Estimated Liabilities □ \$0 to □ \$50,001 to ■ \$100,001 to □ \$1,000,00 \$50,000 \$100,000 \$1 million \$100 million				☐ Mo	ore than 00 million			

Case 07-07884 Doc 1 Filed 04/30/07 Entered 04/30/07 19:39:41 Desc Main Page 2 of 14 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Hardin, Henry Hardin, Fredia (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Lorraine M. Greenberg ARDC No. April 30, 2007 Signature of Attorney for Debtor(s) Lorraine M. Greenberg ARDC No.: 03129023 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: **Exhibit D** also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

possession was entered, and

after the filing of the petition.

Name of Debtor(s): Hardin, Henry

(This page must be completed and filed in every case)

Hardin, Fredia

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Henry Hardin

Signature of Debtor Henry Hardin

X /s/ Fredia Hardin

Signature of Joint Debtor Fredia Hardin

Telephone Number (If not represented by attorney)

April 30, 2007

Date

Signature of Attorney

X /s/ Lorraine M. Greenberg ARDC No.:

Signature of Attorney for Debtor(s)

Lorraine M. Greenberg ARDC No.: 03129023

Printed Name of Attorney for Debtor(s)

Lorraine Greenberg and Associates LLC

Firm Name

20 E. Jackson Blvd. Suite 800 Chicago, IL 60604

Address

Email: lgreenberg@greenberglaw.net 312-408-0007 Fax: 312-264-5620

Telephone Number

April 30, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Henry Hardin Fredia Hardin		Case No.	
		Debtor(s)	Chapter	7
			- T	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

Signature of Debtor: /s/ Henry Hardin
Henry Hardin

Date: April 30, 2007

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Henry Hardin Fredia Hardin		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

Signature of Debtor: /s/ Fredia Hardin

Date: April 30, 2007

Fredia Hardin

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Accelerated Rehab Centers LTD 35212 Eagle Way Chicago, IL 60678-1352

Account Management Service POB 19617 Indianapolis, IN 46219-0617

Alverno Clinical Laboratories LLC 555 West Court Street Suite 300 Kankakee, IL 60901

American General Finan 4535 Lincoln Hwy Matteson, IL 60443

AMS
PO Box 19617
Indianapolis, IN 46219-0617

Applied Card Bank Bankcard Center PO Box 1170 Wilmington, DE 19850-1170

Associated St James Radiologists P.O. Box 3597 Springfield, IL 62708-3597

Associated St. James Radiologists P.O. Box 3597 Springfield, IL 62708-3597

Bally Total Fitness 12440 E Imperial Suite 3 Norwalk, CA 90650

Bank Of America Po Box 84006 Columbus, GA 31908

Best Buy PO Box 5244 Carol Stream, IL 60197-5244 Best Buy Retail Services P.O Box 15521 Wilmington, DE 19850-5521

Best Buy PO Box 15524 Wilmington, DE 19850

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285

CB Accounts PO Box 1289 Peoria, IL 61654-1289

Cb Accts Inc 1101 Main St Suite Peoria, IL 61606

Cb Usa Inc 55252 Hohman Ave Hammond, IN 46320

CBUSA P.O. Box 8000 Hammond, IN 46325

Cfmc 4050 Regent Blvd Irving, TX 75063

Chase/Cc Po Box 100019 Kennesaw, GA 30156

Citifinancial Retail S Po Box 22066 Tempe, AZ 85285

CollectionCompany of America 700 Longwater Driv Norwell, MA 02061

Consultants in Pathology 2020 Lindell Ave Nashville, TN 37203

Countrywide Home Loans Attn: Customer Service SVB-314 PO Box 5170 Simi Valley, CA 93062-5170

Creditors Collection PO Box 63 Kankakee, IL 60901-0063

Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914

Creditors Collection Bureau, Inc PO Box 1210 Oaks, PA 19456

Credtrs Coll Pob 63 Kankakee, IL 60901

Emerge Card PO Box 105555 Atlanta, GA 30348-5555

Evergreen Health Care, SC 5540 W 111th Street Oak Lawn, IL 60453

Fhutcredadv Po Box 3335 Saint Cloud, MN 56372

Gemb/Walmart Po Box 981400 El Paso, TX 79998

Horizon Healthcare Associates 19550 S Governors Highway Suite 2000 Flossmoor, IL 60422-2136 HSBC Cardmember Services PO Box 21550 Tulsa, OK 74121-1550

HSBC Mastercard PO Box 80084 Salinas, CA 93912

Hsbc Nv Po Box 19360 Portland, OR 97280

Hsbc Nv Pob 19360 Portland, OR 97280

Hsbc/Bstby 1405 Foulk Road Wilmington, DE 19808

Hsbc/Rs 90 Christiana Rd New Castle, DE 19720

Hsbc/Wicks 90 Christiana Rd New Castle, DE 19720

Human Claims Office PO Box 14601 Lexington, KY 40512-4601

HVI Clinic 30 E 15th Street Suite 406 Chicago Heights, IL 60411

Ingalls Memorial Hospital Attn: Patient Financial Services One Ingalls Drive Harvey, IL 60426

JCC - JC Christensen & Assoc Inc PO Box 519 Sauk Rapids, MN 56379 Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607

Medsource LLC PO Box 1248 Bloomington, IL 61702-1248

MidAmerica Cardiovascular Consultan 5009 W. 95th Street Oak Lawn, IL 60453-2401

Mutual Hospital SV c/o John Richard Edwards 9650 Gordon Drive Highland, IN 46322

Mutual Hsp Srvcs In 2525 N Shadeland Ave Ste Indianapolis, IN 46219

Nco Fin/55 Po Box 13570 Philadelphia, PA 19101

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Olympia Fields Eyecare Ltd 3700 W 203rd, Suite 103 Olympia Fields, IL 60461

Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Pellettieri & Associates LTD 991 Oak Creek Dr Lombard, IL 60148

Providian Pob 9023 Pleasanton, CA 94566 Providian Financial Po Box 660509 Dallas, TX 75266

Ridge Orthopedic & Rehab 5540 W 111th Street Oak Lawn, IL 60453

Rodger C Lerohl, DDS 19710 Governors Hwy #10 Flossmoor, IL 60422-2080

South Suburban Cardiology Assoc LLC PO Box 308 Mishawaka, IN 46546-0308

St James Anesthesia PO Box 732 Chicago Heights, IL 60412-3483

St James Health Center 37653 Eagle Way Chicago, IL 60678

St James Home Health Service 1400 Otto Blvd. Chicago Heights, IL 60411-3483

St James Hospital & Health Center c/o Mutual Hospital Services PO Box 19828 Indianapolis, IN 46219-0828

St James Hospital & Health Centers 20201 S Crawford Drive Olympia Fields, IL 60461

St james Hospital & Health Centers Attn: Patient Accounts 1423 Chicago Road Chicago Heights, IL 60411 Suburban Cardiology Associates c/o CB Accounts Inc 1101 Main Street Peoria, IL 61606

Taylor Bean 101 Ne 2nd Street Ocala, FL 34470

Thera Tech Equipment, Inc 1730 Park Street, Suite 101 Naperville, IL 60563

Transworld Systems Inc.
Collection Agency
25 Northwest Pt. Blvd., Suite 750
Elk Grove Village, IL 60007

University of Chicago Hospitals 1122 Payshere Circle Chicago, IL 60674

Wachovia Dealer Services Attn: Correspondence PO Box 168048 Irving, TX 75016-8048

Wash Mutual/Providian Po Box 660433 Dallas, TX 75266-0433

Washinton Mutual/Providian PO Box 660509 Dallas, TX 75266

Wells Fargo Fin Ban 3201 N 4th Ave Sioux Falls, SD 57104

Wells Fargo Financial Bank PO Box 98751 Las Vegas, NV 89193